

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In Re: §  
§  
SARAH E SCHLOSSER § Case No. 17-81185  
§  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/17/2017 . The undersigned trustee was appointed on 09/01/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 13,547.95

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	0.00
Bank service fees	47.23
Other payments to creditors	0.00
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	383.36
Other payments to the debtor	0.00

Leaving a balance on hand of<sup>1</sup> \$ 13,117.36

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/22/2018 and the deadline for filing governmental claims was 03/22/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 2,066.46 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 2,066.46 , for a total compensation of \$ 2,066.46 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 11.82 , for total expenses of \$ 11.82 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/04/2018 By: /s/BERNARD J. NATALE, TRUSTEE  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT**  
**ASSET CASES**

Exhibit A

Case No: 17-81185 XXX Judge: Unknown Judge Trustee Name: BERNARD J. NATALE, TRUSTEE  
Case Name: SARAH E SCHLOSSER Date Filed (f) or Converted (c): 05/17/2017 (f)  
341(a) Meeting Date: 06/22/2017  
For Period Ending: 04/03/2018 Claims Bar Date: 03/22/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 2012 Chevrolet Cruz Mileage: 130000	5,000.00	5,000.00	OA	0.00	FA
2. Normal Complement Of Household Goods	1,820.00	0.00	OA	0.00	FA
3. Tv	500.00	0.00	OA	0.00	FA
4. Clothes And Family Photos	350.00	0.00	OA	0.00	FA
5. Misc. Jewelry	200.00	0.00	OA	0.00	FA
6. Cat/Dog	0.00	0.00	OA	0.00	FA
7. Cash	20.00	0.00	OA	0.00	FA
8. Fifth Third Bank, Dixon, Il	602.33	0.00	OA	0.00	FA
9. Fifth Third Bank, Dixon, Il	400.00	0.00	OA	0.00	FA
10. Fifth Third Bank, Dixon, Il - Joint Acct. W/Daughter But All	0.00	0.00	OA	0.00	FA
11. Select Employees Credit Union	74.31	0.00	OA	0.00	FA
12. Deferred Comp. Through Employer. Dcp Voluntary	8,704.00	0.00	OA	0.00	FA
13. Deferred Compensation Plan Through Employer	20,675.00	0.00	OA	0.00	FA
14. Proceeds from Father's Estate (u)	Unknown	0.00		13,547.95	FA

				Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$38,345.64	\$5,000.00		\$13,547.95	\$0.00
				(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

RE PROP # 14 -- Trustee's objection to claim of exemption pursuant to 735 ILCS 5/12-1001(c) granted on 12/18/17

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Initial Projected Date of Final Report (TFR): 06/30/2018  
Current Projected Date of Final Report (TFR): 06/30/2018

Exhibit A

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-81185  
Case Name: SARAH E SCHLOSSER

Trustee Name: BERNARD J. NATALE, TRUSTEE

Exhibit B

Bank Name: Associated Bank

Account Number/CD#: XXXXXX8954

Checking

Taxpayer ID No: XX-XXX8239

Blanket Bond (per case limit): \$3,000.00

For Period Ending: 04/03/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/19/17	14	Hewitt & Wagner Attorneys at Law Trust Account 1124 Lincoln Hwy Rochelle, IL 61068	Inheritance	1229-000	\$11,162.06		\$11,162.06
12/19/17	14	Cooney and Conway Distribution Account 120 N. LaSalle Street Chicago, IL 60602	Inheritance	1229-000	\$2,385.89		\$13,547.95
12/21/17	1101	Schlosser, Sarah E. 25 Westlox Ave Peru IL 61354	Exemption	8100-002		\$383.36	\$13,164.59
01/08/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$13,154.59
02/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$19.59	\$13,135.00
03/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$17.64	\$13,117.36

COLUMN TOTALS	\$13,547.95	\$430.59
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$13,547.95	\$430.59
Less: Payments to Debtors	\$0.00	\$383.36
Net	\$13,547.95	\$47.23

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX8954 - Checking	\$13,547.95	\$47.23	\$13,117.36
	\$13,547.95	\$47.23	\$13,117.36
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$0.00		
Total Net Deposits:	\$13,547.95		
Total Gross Receipts:	\$13,547.95		

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-81185

Date: April 3, 2018

Debtor Name: SARAH E SCHLOSSER

Claims Bar Date: 3/22/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
EXEM 99 8100	Sarah E. Schlosser 25 Westlox Ave Peru IL 61354	Administrative		\$0.00	\$383.36	\$383.36
100 2100	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107	Administrative		\$0.00	\$2,066.46	\$2,066.46
TRTEE XP 100 2200	BERNARD J. NATALE 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENTER ROCKFORD, IL 61107	Administrative		\$0.00	\$11.82	\$11.82
ATTYF EES 100 3110	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$3,132.50	\$3,132.50
ATTYE XP 100 3120	BERNARD J. NATALE LTD 1639 N ALPINE RD SUITE 401 EDGEBROOK OFFICE CENER ROCKFORD, IL 61107	Administrative		\$0.00	\$19.90	\$19.90
1 300 7100	Capital One Bank (Usa), N.A. American Info Source LP PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$0.00	\$571.74	\$571.74
2 300 7100	Suntrust Bank American Education Services Po Box 8183 Harrisburg, Pa 17105	Unsecured		\$0.00	\$23,102.93	\$23,102.93
3 300 7100	Select Employee Credit Union PO Box 636 2412 Freeport Road Sterling, IL 61081	Unsecured		\$0.00	\$7,178.68	\$7,178.68
4 300 7100	RRCA 201 E 3rd St Sterling, IL 61081	Unsecured		\$0.00	\$1,028.36	\$1,028.36

Exhibit C

## ANALYSIS OF CLAIMS REGISTER

Case Number: 17-81185

Date: April 3, 2018

Debtor Name: SARAH E SCHLOSSER

Claims Bar Date: 3/22/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
5	Verizon	Unsecured		\$0.00	\$865.33	\$865.33
300	American Infosource Lp					
7100	P O Box 248838					
	Oklahoma City, Ok 73124-8838					
Case Totals				\$0.00	\$38,361.08	\$38,361.08

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)



**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 17-81185

Case Name: SARAH E SCHLOSSER

Trustee Name: BERNARD J. NATALE, TRUSTEE

Balance on hand \$ 13,117.36

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: BERNARD J. NATALE	\$ 2,066.46	\$ 0.00	\$ 2,066.46
Trustee Expenses: BERNARD J. NATALE	\$ 11.82	\$ 0.00	\$ 11.82
Attorney for Trustee Fees: BERNARD J. NATALE LTD	\$ 3,132.50	\$ 0.00	\$ 3,132.50
Attorney for Trustee Expenses: BERNARD J. NATALE LTD	\$ 19.90	\$ 0.00	\$ 19.90

Total to be paid for chapter 7 administrative expenses \$ 5,230.68

Remaining Balance \$ 7,886.68

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 32,747.04 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 24.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Capital One Bank (Usa), N.A.	\$ 571.74	\$ 0.00	\$ 137.70
2	Suntrust Bank	\$ 23,102.93	\$ 0.00	\$ 5,564.03
3	Select Employee Credit Union	\$ 7,178.68	\$ 0.00	\$ 1,728.89
4	RRCA	\$ 1,028.36	\$ 0.00	\$ 247.67
5	Verizon	\$ 865.33	\$ 0.00	\$ 208.39

Total to be paid to timely general unsecured creditors \$ 7,886.68

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE